



our own

A magazine for Moto Health Care members



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2011 ON OUR DOORSTEP – WHAT YOU NEED TO KNOW

Members who belong to Moto Health Care can rest assured that the fund's commitment - to cost-effective health-care for the motor industry - is not an empty promise. This is clear from the 2011 benefits and contributions, which you would have received by mail by now.

Many would shudder when hearing the phrase "contribution increases", yet our Moto Health Care members need not be amongst these as we guarantee affordable contributions across Moto Health Care's five options. On the Essential and Custom options we have introduced income bands to further enhance the benefits on these options. This resulted in a lower contribution on Custom for 2011.

Our Option Selection Form and the Comprehensive Summary of Benefits for next year shows all the benefits across the five options. We urge you to please read these carefully and complete the Option Selection Form without delay. Before deciding on an option, think about what you claimed for most during 2010 and then study your brochure to see which option will best suit you and your dependants' healthcare needs for next year. Please do not send the form to us before you have completed all the sections and your employer has signed your Option Selection Form for 2011. Contact us should you have any questions regarding this process or should you NOT have received this communication pack.

We also look forward to hosting the 2010 AGM in Johannesburg on the 12th of November. For more information on what the AGM entails, please see page 2.

We continue offering you, our Moto Health Care family, good benefits, at affordable contributions for another year! May you and your family have a peaceful festive season and a prosperous new year.

Yours in good health.

Murida Khan
Acting Principal Officer





2011 BENEFITS: NEW BENEFITS, SAME PROMISE

WHAT HAS CHANGED?

The following is just a snapshot of benefit changes within the various options. Please refer to your comprehensive Benefit Guide for a detailed explanation of the changes for 2011.



Provincial hospital benefit increased to **R100 000 per member and R200 000 per family** per annum



Hospital limit increased to **R200 000 per member and R350 000 per family** per annum PLUS the **Introduction of a OTC medicine benefit**



Benefits remain the same as 2010 except for the **maternity benefit now includes a paediatrician visit**



This option includes a **22% savings account**. Positive savings from 2010 can be used to pay co-payments and levies. **Two paediatric visits now included** in the maternity program



Unlimited private hospital cover and **unlimited** cover for GPs and specialists (of your choice) consultations.



ANNUAL GENERAL MEETING (AGM)

What does it entail?

According to the Medical Schemes Act every medical scheme must host an Annual General Meeting. An Annual General Meeting may be attended by any member that belongs to the scheme. One of the main purposes of such a meeting is to elect a Board of Trustees that will manage the business of the medical scheme for the next financial year. This Board of Trustees will thus be the governing body of the scheme and will be responsible for the following:

- Appointment of the various service providers to the scheme eg. Administrators etc
- Responsible for the finances of the scheme
- Responsible for the communications of the scheme
- Work hand in hand with the management of the scheme
- Responsible for the benefit design process
- Responsible for the investments, regarding the reserves of the scheme

Other matters that will be discussed at an Annual General Meeting is the previous year's financial statements, the appointment of auditors to the scheme for the next financial year and various other issues that has a direct impact on the scheme.

Moto Health Care will be hosting its Annual General Meeting in Sandton on the 12th of November 2010. We are looking forward to yet another successful meeting where our Board of Trustees will continue building our medical scheme into an even greater scheme for the motor industry.



OPTION SELECTION PROCESS

Things to consider when making your selection

1. Carefully study the Comprehensive Summary of Benefits guide.
2. Select the option best suited to you and your family's needs – keep in mind your benefit utilisation in 2010.
3. Complete the Option Selection Form indicating which option you wish to utilise in 2011.

NOTE: even if you are NOT changing options, we still need to receive your form!

4. Employers need to sign and stamp the Option Selection Form before sending it to the Fund

Why does my employer have to sign my form? Your employer is responsible for paying over the correct medical fund contributions to us for every employee that belongs to Moto Health Care. As such, it is important that your employer knows exactly which option you have chosen for 2011.

Forms not signed will unfortunately result in members and their dependants not being able to use their medical benefits.

5. Existing members on the Custom and Essential options need to provide proof of income – see guide for introduction of income band contribution rates (this also applies to members who change to Custom and Essential from the Optimum, Classic and Hospicare options)
6. Option selection forms should reach the Fund by 30 November 2010.

CELEBRATING THE GIFT OF LIFE

We realise that adjusting to a life with a newborn is quite stressful. Moto Health Care does not want to add to this stress by not paying baby's claims, especially when the baby needs medical care in these early days.

According to the Moto Health Care Fund Rules, a newborn must be registered with the Fund within 30 days of birth. However, if a birth certificate has not been received for the baby yet and for this reason cannot be registered as a dependant with the Fund. There is a form that the member must complete to register baby.

The form can be obtained from our call centre. Once you have completed the form, please fax to us. This process will apply to all Moto Health Care options.

It is important to note that this arrangement will only be valid within the first 30 days of baby's birth - the newborn has to be registered as a child dependant with Moto Health Care. For this, a birth certificate, issued by the Department of Home Affairs, is required.



Option Selection Forms may be sent in the following ways:

Fax: 031 – 580 0478

E-mail: mhcmembership@momentum.co.za

Post: Moto Health Care, P O Box 2338, Durban, 4000



Before you change your medical scheme - beware of the pitfalls!

MOTO HEALTH CARE is the best medical fund to choose when you are working in the motor industry. The facts in this article is aimed at assisting you with useful information about MOTO HEALTH CARE when you are confronted with the selling efforts of other medical schemes.

Here are a few key points to take note of:

1. Brokers

Most other medical schemes use brokers who earn commission on the number of members they enrol onto a specific scheme. This commission is paid from the members of the medical scheme's monthly contributions. The legislated broker fees payable is 3% or up to a maximum of R65.

MOTO HEALTH CARE does not use brokers! This means we also do not pay broker and related fees. This makes it possible for us to offer members more benefits, but at lower contributions. It also means that all contributions we receive from members are ploughed back into the fund to make MOTO HEALTH CARE a bigger and better medical fund for its members: lower contributions, excellent reserves and tailor-made benefits to suit the needs of the motor industry.

2. No profits or dividends, members come first!

At MOTO HEALTH CARE, no profits are declared or dividends paid to an outside or third party. This means that all contributions received from members are used for building reserves ensuring that, when compared to those medical schemes that do declare profits and pay dividends to an outside party, MOTO HEALTH CARE is a stronger medical fund.

3. MOTO HEALTH CARE: developed for the motor industry by the industry!

MOTO HEALTH CARE's benefits and contributions were developed with the unique needs of people in the motor industry in mind. However, we went one step further: MOTO HEALTH CARE's benefits and contributions were also developed by the motor industry. So, you do not have to look further than MOTO HEALTH CARE – a medical fund designed for you!

Three other things to remember

1. MOTO HEALTH CARE has more reserves than is legally required by the Registrar of Medical Schemes.

2. With its roots firmly in the motor industry, MOTO HEALTH CARE can be trusted to create a vibrant healthcare family for the benefit of all employers and their employees.

3. MOTO HEALTH CARE's strive towards service excellence is underpinned by accredited business partnerships with administration and managed care providers namely MMSA, Clicks directmedicines and CareCross.

IMPORTANT CONTACT DETAILS

All queries
0861 000 300

Fax number
031 580 0525

Postal address
Moto Health Care
P.O Box 2338
Durban

E-mail

info@motohealthcare.org.za

4000

CUSTOMER CARE WALK IN CENTRES DETAILS

Bloemfontein

No. 9 Office Park
Cnr President Reitz Street
and 3rd Avenue
Westdene
Bloemfontein
Tel: 051 448 4632

Port Elizabeth

3rd Floor, Greyville Building
Cnr of Cape Road
and Greyville Road
Greenacres
Port Elizabeth
Tel: 041 373 8773

Cape Town

River Park Offices
1st Floor Liesbeeck House
River Lane, Mowbray
Cape Town
Tel: 021 680 7400

KwaZulu Natal

1-3 Canegate Road
La Lucia Ridge
Umhlanga
Tel: 031 573 4000

Johannesburg

33 Princess of Wales Terrace
Cnr of Princess of Wales and
Carse O' Gowrie
Parktown
Tel: 011 485 7497

11 Walnut Road, Gate C
Durban Exhibition Centre
Durban
Tel: 031 573 4873/72

JHB Life Centre

45 Commissioner Street
Johannesburg
Tel: 011 491 6601

Pretoria

Munimed Building
67 Koranna Avenue
Dooringkloof, Centurion
Tel: 012 673 1000

Momentum Building
268 West Avenue
Centurion
Tel: 012 671 8911/5666

